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9 RCO No.: 7777.34154
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11 Asset Backed Securities I Trust 2006-IM1, Asset-Backed Certificates. Series 2006 IM1

12 UNITED STATES BANKRUPTCY COURT
13 SOUTHERN DISTRICT OF CALIFORNIA

14 In Re:
15 Carlos J. Estrada, Jr. and Maria L. Estrada
16 Debtors.

No. 12-05376-LT7
RCO-1
Chapter 7

DECLARATION IN SUPPORT OF
MOTION FOR RELIEF FROM
AUTOMATIC STAY

17
18 The undersigned declares and states:

19 1. I am over 18 years of age and not a party to the above-captioned action. If called upon to
20 testify, I could and would competently testify to the facts set forth herein.

21 2. I am employed as a VP Loan Documentation by Wells Fargo Bank, N.A. d.b.a.
22 America's Servicing Company ("Wells Fargo" hereinafter), servicing agent for US Bank
23 National Association, as Trustee for the holders of Bear Stearns Asset Backed Securities I Trust
24 2006-IM1, Asset-Backed Certificates. Series 2006 IM1, ("Movant"). I have personally
25 reviewed or worked on the books, records, and files that pertain to the loans and extensions of
26
27
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DECLARATION IN SUPPORT OF MOTION FOR RELIEF FROM STAY

1 credit given to Debtor concerning the property described below. As to the following facts, I
2 know them to be true of my own knowledge or I have gained knowledge of them from the
3 business records of Wells Fargo which were made at or about the time of the events recorded,
4 and which are maintained in the ordinary course of Wells Fargo's business at or near the time of
5 the acts, conditions, or events to which they relate. Any such document was prepared in the
6 ordinary course of business of Wells Fargo by a person who had personal knowledge of the
7 event being recorded and had or has a business duty to record accurately such event. The
8 business records are available for inspection and copies can be submitted to the Court if
9 required. My training includes instruction on how to access business records necessary to offer
10 testimony concerning loan status and documentation. I offer the testimony in this declaration
11 based on my review of the relevant business records.
12

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14 3. On or about November 23, 2005, Carlos Jaramillo Estrada Jr and Maria L. Estrada
15 executed and delivered a Note to Express Capital Lending. The Note represents Carlos
16 Jaramillo Estrada Jr's and Maria L. Estrada's promise to pay all sums due under the Note.
17 Movant is the Holder of the Note as that term is defined by the Uniform Commercial Code and
18 is in possession of the Note.

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20 4. Movant's security interest is based upon a Deed of Trust executed by Carlos Jaramillo
21 Estrada Jr and Maria L. Estrada on or about November 23, 2005. The Deed of Trust created a
22 lien on the real property located at 2121-2123 Harrison Avenue, San Diego, CA 92113. The
23 Deed of Trust was recorded on November 30, 2005. A true and correct copy of the Note and
24 recorded Deed of Trust is filed concurrently herewith as Exhibit "B." The Deed of Trust was
25 assigned to the Movant. A true and correct copy of the Assignment is filed concurrently
26 herewith as Exhibit "D."
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5. Wells Fargo's records on the loan that is the subject of present Motion reflect that the loan is contractually due for payments owed on and after September 1, 2011. The monthly payment amount is currently \$2,684.59.

6. The Principal Balance due on the loan is \$470,000.00.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on this 15 day of June, 2012 at Fort Mill South Carolina

Signed Jahmiah Clark
 Printed Name: Jahmiah Clark
 RCO: 7777.34154
 Loan No. xxxxxxxx7184

VP Loan Documentation